



**Western Carolina Community Action, Inc.  
Hendersonville, NC**

<b>Project Title</b>	Western Carolina Community Action IDA Program
<b>Contact Information</b>	Pat Malinak P.O. Box 685 Hendersonville, NC 28793 (828) 697-1711
<b>AFI Grant Amount</b>	\$20,000
<b>Nonfederal Support</b>	\$20,000
<b>Project Period</b>	September 2001 – September 2006
<b>Highlights</b>	Western Carolina Community Action, Inc. is offering 18 IDAs for homeownership, microenterprise, and post-secondary education. The match rate is \$2 to \$1, up to \$2,000 in participant savings over 54 months. The program also operates a “fast track” for savings over a 6 month period. In addition to core financial training, services include employment support, goal planning exercises, crisis counseling, mentoring, and credit repair.
<b>Target Population</b>	Henderson and Transylvania Counties, North Carolina.
<b>Grantee/Collaborative Description</b>	Western Carolina Community Action, Inc. is a Community Action Agency founded in 1966. Partner agencies that are serving as client recruitment sources include WorkFirst (North Carolina’s TANF, Temporary Assistance to Needy Families), Consumer Credit Counseling, North Carolina Extension Service, and Western Carolina’s own housing and Head Start coordinators. First Citizen’s and RBC Centura are the financial institution partners.